

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

BACKWARD CLASSES WELFARE DEPARTMENT – Andhra Pradesh Backward Classes Co-operative Finance Corporation Ltd., Hyderabad – Rajiv Abhyudaya Yojana Scheme – Revised Guidelines – ISSUED.

BACKWARD CLASSES WELFARE (B1) DEPARTMENT

G.O.Ms.No. 15 .

Dated the 12th of June, 2008.

Read the following:-

1. G.O.Ms.No.33, Backward Classes Welfare (B1) Department, dated 22.12.2005.
2. Minutes of the review meeting held by the Hon'ble Chief Minister on 12.03.2008.
3. From the Vice Chairman & Managing Director, A.P. Backward Classes Co.op. Finance Corporation Ltd., Hyderabad, Lr.No.731/E/2008/RAY, dt.6.5.2008.

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ORDER:

In the reference first read above, Government have launched the programme called Rajiv Abhyudaya Yojana to be implemented over a period of 5 years, i.e., from 2005-06 to 2009-10.

2. In the meeting held on 12.3.2008 by the Hon'ble Chief Minister, it has been decided that from financial year 2008-09, the Corporations shall not implement any schemes of financial assistance with loan component. All the schemes shall have only subsidy component from the Corporations with bank credited Linkage. The benefit of "Pavala Vaddi" Scheme as applicable to Women Self Help Groups shall be extended to the beneficiaries of the B.C.Corporation.

3. The Vice Chairman & Managing Director, Andhra Pradesh Backward Classes Co-operative Finance Corporation Limited, Hyderabad, vide reference third read above has submitted proposals accordingly, for restructuring the funding pattern of the Rajiv Abhyudaya Yojana Scheme, being implemented by the Corporation in Urban areas of the State.

4. Government, after careful examination and in partial modification to the G.O. first read above, hereby approve the restructuring the funding pattern of the Rajiv Abhyudaya Yojana Scheme being implemented by the B.C. Corporation from the year 2008-09 as detailed below :

- 1) Subsidy of 50% unit cost not exceeding Rs.30,000 per beneficiary.
- 2) 10% of the unit cost as beneficiary contribution.
- 3) 40% unit cost as Bank Loan.

5. The Revised guidelines for implementation of Rajiv Abhyudaya Yojana Scheme from the year 2008-09 are appended to this order.

(P.T.O.)

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6. The Vice Chairman & Managing Director, Andhra Pradesh Backward Classes Co-operative Finance Corporation Limited, Hyderabad, shall take necessary action, accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

T. SATYANARAYANA RAO
SECRETARY TO GOVERNMENT.

To
The Vice Chairman & Managing Director, Andhra Pradesh Backward Classes
Co-operative Finance Corporation Limited, Hyderabad.

The Director, B.C.Welfare, A.P., Hyderabad.

Copy to:

The Finance (Expr.SW) Deptt.

The SF/SCs.

// FORWARDED :: BY ORDER //

SECTION OFFICER

I. GUIDELINES FOR SANCTION OF WORKING CAPITAL TO WEAVERS

1. **SCHEME DESCRIPTION:** Weaving is an occupation practiced by a large number of people in Andhra Pradesh, especially those belonging to Backward Class communities. Majority of the weavers could not afford powerlooms. There is stiff competition from mill cloth and less demand for coarse cloth. The Government have therefore decided that the weavers engaged in the weaving activity in Urban Areas, will be provided Working Capital of Rs.60,000/- per unit / beneficiary under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.
2. **IMPLEMENTING AGENCY:** The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu, Assistant Director, Handlooms & Textiles and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.
3. **Eligibility:** The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.
4. **GUIDELINES FOR IMPLEMENTATION:**
 - i. Only B.C. Weavers engaged in the activity of Weaving and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.
 - ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.
 - iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
 - iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

(p.t.o.)

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

- 6. REPAYMENT OF BANK LOAN:** Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C. Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

- 7. MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers’ Committee will monitor the scheme at the State-level.

**II. GUIDELINES FOR PROVIDING WORKING CAPITAL TO
STONECUTTING & EARTH WORKERS**

- 1. SCHEME DESCRIPTION:** The traditional occupation of earthwork, stonecutting, construction workers, masonry is predominant in Telagana and Rayalaseema regions. They are very poor with lowest family income. They generally move from one place to the other in search of work. Most people largely depend on daily wage for their livelihood. The Government have therefore decided to provide Rs.60,000/- per unit/beneficiary who are living in Urban Areas, as working capital under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.
- 2. IMPLEMENTING AGENCY:** The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu, Assistant Director, Mines & Geology and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.
- 3. Eligibility:** The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.
- 4. GUIDELINES FOR IMPLEMENTATION:**
 - Only B.C. Vadderas engaged in the activity and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.

(Contd.....3.).

- ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.
- iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
- iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

- 6. REPAYMENT OF BANK LOAN:** Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C.Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

- 7. MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers’ Committee will monitor the scheme at the State-level.

(Contd.....4.)

III. GUIDELINES FOR PROVIDING SALOONS AND BEAUTY PARLOURS TO NAYEE BRAHMINS

1. **SCHEME DESCRIPTION:** Hair Dressing is a traditional activity of the members of the B.C.Community especially Nayee Brahmins. Due to lack of working capital the members of the community are unable to undertake their occupation in a profitable manner. In order to help this community, the Government have decided to provide Saloons and Beauty Parlours to Nayee Brahmins who are living in Urban Areas, with a unit cost of Rs.60,000/- per unit/beneficiary under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.
2. **IMPLEMENTING AGENCY:** The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.
3. **Eligibility:** The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.
4. **GUIDELINES FOR IMPLEMENTATION:**

- i. Only B.C. Nayee Brahmins engaged in the activity and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.
- ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.
- iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
- iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

(Contd.....5.).

6. **REPAYMENT OF BANK LOAN:** Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C. Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

7. **MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers’ Committee will monitor the scheme at the State-level.

IV. GUIDELINES FOR PROVIDING MINI LAUNDRIES TO WASHERMEN

1. **SCHEME DESCRIPTION:** Washing and Ironing of Clothes is a traditional activity of the Rajaka community. Due to lack of working capital the members of the community are unable to pursue their occupation in a profitable manner. The Government have therefore decided to provide Mini Laundries to the beneficiaries in Urban Areas with a unit cost of Rs.60,000/- under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.
2. **IMPLEMENTING AGENCY:** The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.
3. **Eligibility:** The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.
4. **GUIDELINES FOR IMPLEMENTATION:**
 - i. Only B.C. Washermen engaged in the activity and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.
 - ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.

(Contd.....6.).

- iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
- iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

- 6. REPAYMENT OF BANK LOAN:** Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C.Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

- 7. MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers’ Committee will monitor the scheme at the State-level.

V. GUIDELINES FOR PROVIDING WORKING CAPITAL TO VISWABRAHMINS FOR CARPENTRY, GOLDSMITHY, BLACKSMITHY, BRASSMITHY

- 1. SCHEME DESCRIPTION:** The Viswabrahmin community consists of the major occupational sections i.e. Carpentry, Goldsmithy, Blacksmithy & Brassmithy who form majority of B.C. Population in Andhra Pradesh. Due to lack of working capital this community has taken up other services & petty business. The Government have therefore decided to provide working capital to the beneficiaries of Urban Areas with a unit cost of Rs.60,000/- under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.

2. IMPLEMENTING AGENCY: The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.

3. Eligibility: The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.

4. GUIDELINES FOR IMPLEMENTATION:

- i. Only B.C. Viswabrahmins engaged in their activities and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.
- ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.
- iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
- iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

6. REPAYMENT OF BANK LOAN: Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C.Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

(Contd.....8).

7. **MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers' Committee will monitor the scheme at the State-level.

VI. GUIDELINES FOR PROVIDING WORKING CAPITAL TO OTHER OCCUPATIONAL/ ARTISANAL GROUPS

1. **SCHEME DESCRIPTION:** Most of the B.Cs fall under this group, and the main occupation is agriculture and most of them work as landless labourers. They find it very difficult for meeting bare minimum necessities. On account of their poverty and inferior occupations they are looked down upon by the society. To help this community, which could not avail the benefit of earlier schemes intended for upliftment of B.Cs the Government have decided to provide working capital to the beneficiaries of Urban Areas with a unit cost of Rs.60,000/- per unit / beneficiary under Rajiv Abhyudaya Yojana with 50% Government Subsidy, 10% Beneficiary Contribution and 40% Bank Loan.
2. **IMPLEMENTING AGENCY:** The scheme will be implemented by the BC Corporation through the Dist. BC Societies in the Districts. A District-level Committee under the Chairmanship of the District Collector and consisting of the Project Director, Velugu and E.D., B.C. Corporation as Member-Convenor will be responsible for implementation of the programme at the District-level.
3. **Eligibility:** The occupational groups belonging to the Backward Class community engaged in the said traditional occupation and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under the Scheme.
4. **GUIDELINES FOR IMPLEMENTATION:**
 - i. Only other B.C.Occupational/Artisanal Groups engaged in their concerned activities and whose annual family income is below Rs.50,000/- per annum will be eligible for getting assistance under these schemes.
 - ii. A Mandal Level Committee consisting of MRO, MPDO/Commissioner, Municipality/Municipal Corporation and Branch Manager of Service Area Bank will identify the beneficiaries and scrutinize the applications of the beneficiaries/groups and forward to the District Level Committee. The MPDO/Commissioner, Municipality/Municipal Corporation will send the proposals to the Executive Director, B.C.Society in a transparent and objective manner by issuing a paper notification.
 - iii. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.

(Contd.....9).

- iv. After finalisation of the list of beneficiaries by the District-level committee, the Executive Director shall take necessary action for completion of documentation for the subsidy portion and issue the sanction proceeding and also simultaneously release the subsidy amount to the Principal Banks to enable them to ground the units through their respective branches after completion of necessary documentation, collection of beneficiary contribution etc. The Lead District Manager should be actively associated in this process by fixing the definite time frame from the time of selection to the time of grounding.

5. FUNDING PATTERN:

Sl. No.	Component per Unit	Amount in Rs.
1.	State Government Subsidy (50%)	30,000/-
2.	Bank Loan (40%)	24,000/-
3.	Beneficiary Contribution (10%)	6,000/-
	T O T A L:-	60,000/-

6. **REPAYMENT OF BANK LOAN:** Bank Loan will be given at the existing priority sector lending interest rates and will be recovered over a period of 3 years without any moratorium.

INTEREST SUBSIDY (PAVALA VADDI): However, the “Pavala Vaddi” as applicable to Women Self Help Groups shall be extended by the B.C. Corporation to the B.C. beneficiaries under the scheme, in order to ensure fiscal discipline and prompt repayment by the beneficiary.

7. **MONITORING & SUPERVISION:** At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery of bank loan. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers’ Committee will monitor the scheme at the State-level.

VII. GUIDELINES FOR SUPPLYING OF TOOLKITS UNDER RAJIV ABHUDAYA YOJANA PROGRAMME

1. **SCHEME DESCRIPTION:** To promote more efficiency and economic stability the programme is formulated for the benefit of all Urban Artisans under Rajiv Abhudaya Yojana. The unit cost varies from Rs.40,000/- to Rs.2,00,000/- with the following funding pattern: (i) 50% not exceeding Rs.30,000/- Government Subsidy, (ii) 10% Beneficiary Contribution and (iii) 40% or balance cost of unit as Bank Loan.
2. **IMPLEMENTING AGENCY:** The scheme will be implemented through the District B.C. Societies in the districts. At Municipal level committee consisting with Special Officer, Commissioner of Municipality/Municipal Corporation and concerned Area Banker will scrutinize the applications of the beneficiaries /groups and forward to the District Level Committee as per the targets. The District Level Committee under the chairman ship of the District Collector with General Manager, DIC, and E.D., B.C. Society as Member Convenor will finalise the list as per target. The District Collector & Chairman will be the responsible for implementation of the programme at the district level.

(Contd.....10).

3. GUIDELINES FOR IMPLEMENTATION:

- i. The E.D., B.C. Corporation will submit the proposals to the District-level committee which will finalise the list by considering objective criteria like the present occupational status, income-level, viability and feasibility aspects etc within the overall physical and financial targets allocated to the District.
- ii. Tools will be procured by the committee from the reputed firms by utilizing the e-procurement services. (The website: www.eprocurement.gov.in).
- iii. 75% of the budget will be utilised for the beneficiaries formed into groups and 50% of the budget will be utilized for individual beneficiaries.
- iv. At the District-level, the District Collector & the District-level committee, will be responsible for the overall implementation of scheme in every aspect, right from the stage of selection of groups to the stage of grounding of scheme, follow-up and recovery. The continuous monitoring of the implementation at the district-level will ensure the successful implementation of the schemes in a manner that the ultimate user i.e. beneficiary realizes a net increase in income and in improved standard of living.

The V.C. & Managing Director, Andhra Pradesh Backward Classes Cooperative Finance Corporation Ltd., Hyderabad and Convenor, State Level Bankers' Committee will monitor the scheme at the State-level.

Eligibility Conditions:

- i) People belonging to notified B.C. communities both individuals/groups engaged in the activity and whose annual family income is below Rs.50,000/- per annum are eligible.
- ii) Persons who have availed assistance under subsidy-linked programmes (except Housing) during the last five years are not eligible for assistance.

Funding Pattern:

The funding pattern for the purpose of the assistance is as follows:

- i) The State Government Subsidy will be 50% of the unit cost not exceeding Rs.30,000/-.
- ii) The loan component is 40% or balance cost of unit from Commercial Banks.
- iii) The beneficiary contribution will be 10% of the unit cost.

Funding Agency:

- i) State Government Subsidy will be provided by the Andhra Pradesh Backward Classes Cooperative Finance Corporation.

Identification:

- i) Identification of beneficiaries will be made by Municipal Level Committee headed by the Special Officer/Commissioner, Municipalities, Area Banker and representative from B.C.Corporation.

(Contd.....11).

Grounding:

- i) The grounding of the tools should be done constituency-wise or Municipal-wise, wherein the tools supplied by the suppliers as per the beneficiary choice will be checked by General Manager, DIC for quality/brand etc.
- ii) During the asset grounding programme, the Collector shall depute responsible officer or he himself may go to some of these asset distribution camps to verify the tools being distributed to the actual beneficiaries in order to ensure that they confirm to the quality standards finalized for these tools by the District Level Committee and to get the feedback from the beneficiaries assembled there about each and every tool.
- iii) The District Collector will monitor every aspect of the implementation of the programme especially the ones relating to the quality, brand and rate of the tools and the powers in this regard shall not be delegated to any other officer.

T. SATYANARAYANA RAO
SECRETARY TO GOVERNMENT.
